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| 5741 | 03/22/06 | \$10,000.00 |
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OFFICE OF
INSURANCE COMMISSIONER

In the Matter of

Order No. D06-121

METLIFE INVESTORS USA
INSURANCE COMPANY

CONSENT ORDER IMPOSING A FINE

Findings of Fact:

1. MetLife Investors USA Insurance Company ("MetLife Investors USA") is authorized to conduct insurance business in Washington State. It issues life insurance.
2. Revised Code of Washington § 48.05.250 requires every insurer to file an annual statement for the previous calendar year with the Office of the Insurance Commissioner ("OIC") by February 28 of the following year.
3. Washington Administrative Code § 284-07-060 requires that, as part of the annual statement, a Statement of Actuarial Opinion ("SAO") be submitted by February 28 of the following year, as well.
4. MetLife Investors USA violated Revised Code of Washington § 48.05.250 by failing to file its year 2004 Statement of Actuarial Opinion, a required component of its Annual Statement, by the statutory due date of February 28, 2005. In late April 2005, the OIC sent a notice to MetLife Investors USA, reminding it of this filing requirement. To date, no response has been received by the OIC.

Conclusions of Law:

1. MetLife Investors USA's failure to timely file its calendar year 2004 Statement of Actuarial Opinion constitutes a violation of RCW 48.05.250(1) and WAC 284-07-060(2).
2. RCW 48.05.185 authorizes the Commissioner to impose a fine in lieu of or in addition to the suspension or revocation of an insurer's certificate of authority.

Consent to Order:

MetLife Investors USA consents to the following, in order to resolve this matter without further legal or administrative proceedings. The Insurance Commissioner consents to resolve this matter in consideration of the insurer's payment of a fine as set forth below.

1. MetLife Investors USA consents to the entry of the foregoing Findings of Fact and Conclusions of Law, and acknowledges its duty to comply fully with all applicable laws and regulations of the State of Washington. It waives further administrative or legal

challenge to the actions taken, or to be taken, by the Insurance Commissioner, related to the subject matter of this Order.

2. Within thirty days of the entry of this Order, MetLife Investors USA will pay to the Insurance Commissioner a fine in the amount of \$10,000 (ten thousand dollars).

3. Failure to pay the fine in full within thirty days of the entry of this order will constitute grounds for revocation of the certificate of authority held by MetLife Investors USA in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 15th day of March, 2006.

METLIFE INVETORS USA INSURANCE COMPANY

By: Richard C. Pearson

Printed Name: RICHARD C. PEARSON

Printed Corporate Title: EXECUTIVE VICE PRESIDENT

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner orders as follows:

Order:

1. MetLife Investors USA Insurance Company is ordered to pay, within thirty days of the entry of this order, a fine in the amount of \$10,000 (ten thousand dollars).

2. Failure to pay the fine timely and in full will constitute grounds for revocation of the certificate of authority held by the insurer in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 23^d day of March, 2006

MIKE KREIDLER
Insurance Commissioner

By: Marcia G. Stickler

Marcia G. Stickler
Legal Affairs Division